IN THE CLAIMS

Please amend the claims as follows:

Claims 1-23 (Canceled).

Claim 24 (New): An auction system including a computer disposed in a site accessible from user terminal apparatuses through a transmission line of a network, the auction system comprising:

a borrowing intermediacy section configured to receive a plurality of potential borrowing requests each including a desired borrowing amount and a maximum allowable interest;

a borrowing request storage section configured to register the potential borrowing requests;

a lending intermediacy section configured to receive a plurality of potential lending offers each including a desired lending amount and a desired interest or a rule capable of calculating the desired interest;

a lending offer storage section configured to register the potential lending offers;

a background information storage section configured to store background information of the potential borrowing requests;

a risk calculation section configured to calculate a risk of each of the potential borrowing requests and an appropriate interest rate thereof from the background information of the potential borrowing requests; and

a matchmaking section configured to select a set of successful bids between the potential borrowing requests and the potential lending offers,

wherein the borrowing request storage section registers the potential borrowing

requests input through the transmission line into the borrowing intermediacy section,

the lending offer storage section registers the potential lending offers input through

the transmission line into the lending intermediacy section,

the risk calculation section is configured to allow each of entities of the potential

lending offers to designate a risk calculation condition used for a corresponding potential

lending offer, and the risk calculation section calculates an appropriate interest rate for

application to each of the potential borrowing requests while using background information

of a corresponding potential borrowing request stored in the background information storage

section, in accordance with a designated risk calculation condition for each of the potential

lending offers, so as to allow a corresponding entity to refer to the appropriate interest rate,

and

the matchmaking section performs matchmaking between a plurality of potential

borrowing requests registered in the borrowing request storage section and a plurality of

potential lending offers registered in the lending offer storage section, by setting a certain

order of priority on these potential borrowing requests, and selecting a set of successful bids,

in descending order of priority of the potential borrowing requests and in ascending order of

the desired interests of the potential lending offers, within a range not more than the

maximum allowable interest of the potential borrowing requests, until the desired borrowing

amount of the potential borrowing requests is satisfied.

Claim 25 (New): The auction system according to claim 24, further comprising a

section configured to allow an entity of a potential lending offer to read the background

information of potential borrowing requests.

Claim 26 (New): The auction system according to claim 24, wherein the background information of a potential borrowing request contains accounting information of an entity of the potential borrowing request, and the risk calculation section is configured to calculate a default rate of the entity of the potential borrowing request based on the accounting information.

Claim 27 (New): The system according to claim 24, wherein each of the potential lending offers includes a maximum allowable risk, and the system further comprises a screening section configured to select a potential lending offer for which the risk calculated by the risk calculation section falls within a range of the maximum allowable risk from a corresponding potential lending offer.

Claim 28 (New): The system according to claim 24, further comprising:

a repayment totalizing section configured to calculate a total repayment amount for each repayment maturity of a single borrower; and

a dividend calculation/totalizing section configured to calculate a total dividend amount formed from a total of interests and principals for each dividend period of a single lender.

Claim 29 (New): The system according to claim 24, wherein the certain order of priority is set to give priority to a potential borrowing request with a higher maximum allowable interest concerning the desired borrowing amount.